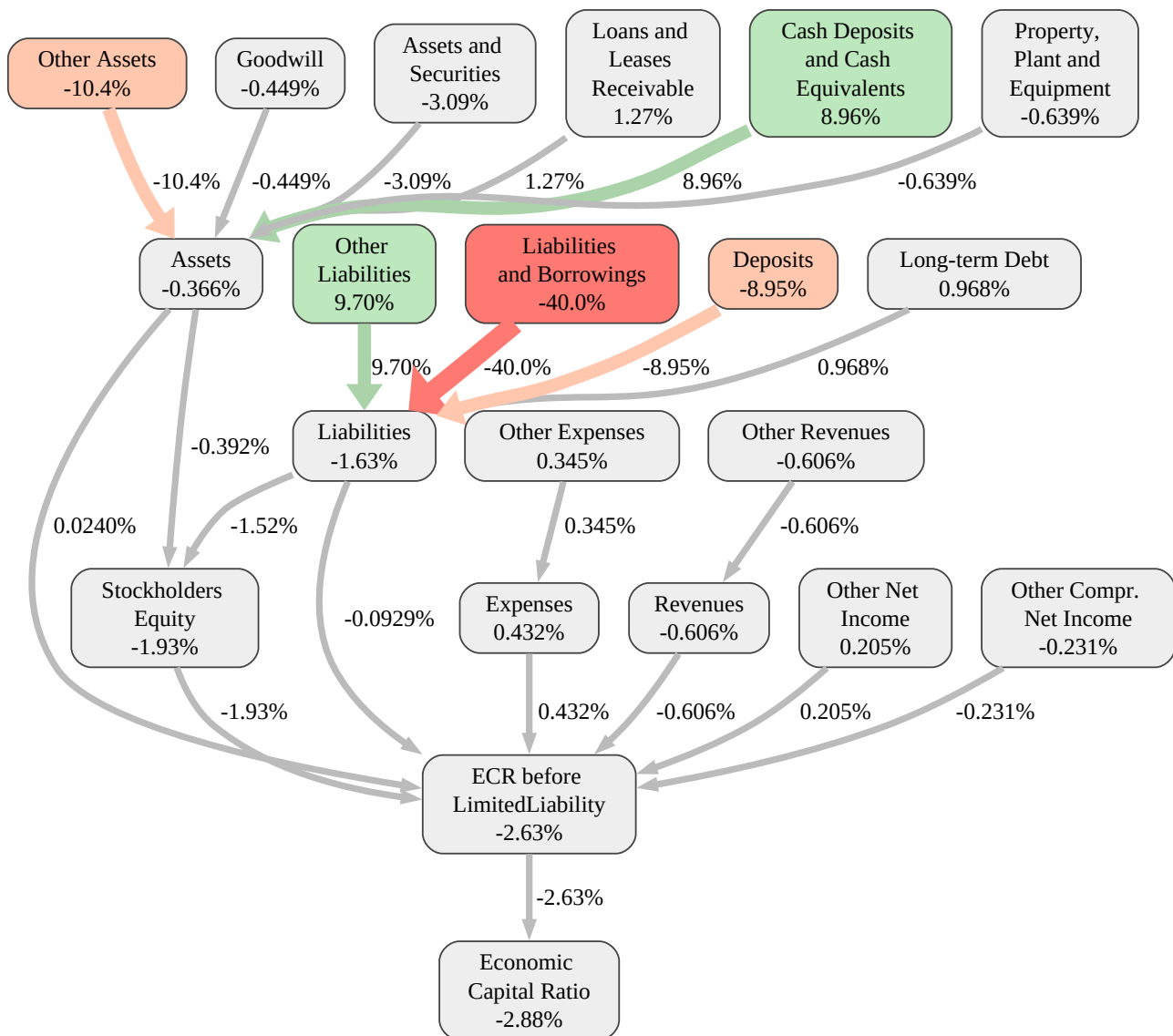






STATE BANKS 2012

Trico Bancshares Rank 62 of 78



The relative strengths and weaknesses of Trico Bancshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Trico Bancshares compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.7% points. The greatest weakness of Trico Bancshares is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 2.9% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	43,384
Cash Deposits and Cash Equivalents	637,275
Deposits	2,190,536
Fees	0
Goodwill	15,519
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,752,228
Loans and Leases Receivable	1,505,118
Long-term Debt	0
Occupancy	0
Other Assets	334,408
Other Compr. Net Income	0
Other Expenses	11,192
Other Liabilities	-1,603,608
Other Net Income	29,782
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,893

Output Variable	Value in 1000 USD
Liabilities	2,339,156
Assets	2,555,597
Expenses	11,192
Revenues	0
Stockholders Equity	216,441
Net Income	18,590
Comprehensive Net Income	18,590
BaseVar	2,521,744
ECR before LimitedLiability	9.6%
Economic Capital Ratio	9.7%